

**IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

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In Re:

**Richard R. and Natalie J. Harker**

Case No.: 18-33015  
Chapter: 13  
Hearing Date: April 30, 2019  
Judge: Andrew B. Altenburg, Jr.

**MOTION FOR COURT APPROVAL OF MODIFICATION OF MORTGAGE**

1. The above-referenced Chapter 13 Bankruptcy was filed on or about November 21, 2018.
2. The Chapter 13 Bankruptcy was assigned case number 18-33015.
3. The instant Chapter 13 matter has not yet been confirmed by this Honorable Court.
4. Confirmation of the Plan is currently scheduled for April 24, 2019.
5. At the time of filing the instant Motion, the Debtors are current on their obligations to the Chapter 13 Trustee.
6. On or about November 13, 2018, the Debtors were offered a trial mortgage modification by their first mortgagee, PHH Mortgage. A true and correct copy of the November 13, 2018 trial mortgage modification offer is attached hereto and labeled as **Exhibit "A."**
7. The trial plan payments were made in a timely manner for three months from December, 2018 through February, 2019 in the amount of \$2,327.84.

8. The Debtors have continued to make the regular monthly mortgage payments in the amount of \$2,327.84.

9. The Debtors are seeking for their mortgage to be permanently modified at this time.

10. A permanent modification of mortgage in an amount similar to the trial modification payment would save the Debtors approximately \$300.00 per month and capitalize the pre-petition arrears into the modified mortgage.

11. The modified mortgage will financially benefit the Debtors and aid in their affordability of the Chapter 13 Plan.

WHEREFORE, for the reasons stated hereinabove the Debtors respectfully request the proposed mortgage modification be approved by this Honorable Court.

DATE: April 5, 2019

/s/ Brad J. Sadek, Esq.  
Brad J. Sadek, Esq.  
Attorney for Debtor